

Please add the following new claims:

- 31. A method for using a computer to facilitate an on-line transactions between a first participant and a second participant comprising:
- receiving at the computer a binding offer for an item, said offer identifying said item and containing at least a price terms;
 - outputting the binding offer to a plurality of participants; and
 - receiving acceptance of said binding offer for said item from a least one of said plurality of participants, said computer processing payment instructions to effectuate transfer of payment for said item subject to said binding offer.
- 32. The method of claim 31 further comprising:
- said binding offer containing a price and quantity term for said item.
- 33. The method of claim 31 wherein said payment instruction is credit card account information and authorization.
- 34. The method of claim 31 further comprising:
- blocking a second acceptance of said binding offer while said first acceptance is pending.
- 35. A system for facilitating on-line electronic commerce comprising:
- a first data storage location for holding a binding offer;
 - a display process for electronically displaying said binding offer from said first data storage location;
 - a second data storage location for holding an acceptance of said binding offer; and
 - a third data storage location for holding payment information associated with said binding offer.

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- 36. A system for facilitating on-line electronic commerce comprising:
a first data storage location for holding a binding offer;
a second data storage location for holding an expiration period associated with said binding offer;
a display process for retrieving information from said first and second data storage location to electronically display said binding offer and said associated expiration period; and
a third data storage location for holding an acceptance of said binding offer.
- 37. A system for facilitating on-line electronic commerce comprising:
a first data storage location for holding an offer for an item;
a second data storage location for holding a counter-offer associated with said offer for said items; and
a display process for retrieving the information of said counter-offer to display said counter-offer to a participant associated with said offer for an item.
- 38. The system of claim 37 further comprising:
a third data storage location to hold an acceptance of said counter-offer.
- 39. The system of claim 39 further comprising:
a fourth data storage location for holding payment information associated with said counter-offer or said acceptance.
- 40. A system for facilitating on-line electronic commerce comprising:
a first data storage location for holding information of a binding offer;

a second data storage location for holding information of a counter-offer in response to said offer; and

a notification process to retrieve information about said counter-offer from said second data storage location, said notification process providing electronic notification of said counter-offer to a participant associated with said binding offer.

--41. The system of claim 40 further comprising:

a third data storage location for holding payment information associated with the transaction.

--42. The system of claim 41 further comprising:

a transaction processing program to process payment for said transaction associated with said binding offer and counter-offer.

--43. The system of claim 41 further comprising:

a notification interface program to provide electronic mail notification of said counter-offer to said participant associated with said offer.

--44. A system for facilitating on-line electronic commerce of non-fungible items comprising:

a first data storage location receiving an offer for a non-fungible item;

a display process for retrieving information of said offer for said non-fungible items from said first data storage location, said display process providing electronic access for the electronic display of said offer; and

a second data storage location for receiving acceptance of said offer from a participant.

--45. A system for facilitating electronic commerce comprising:

a first data storage location for holding information about a participant interface program;
a second data storage location for holding information about an offer;
a third data storage location for holding information about an acceptance of said offer
from a second participant; and
a display process that retrieves information from said first storage location about said first
participant interface program and electronically publishes said acceptance from said second
participant to said first participant.

--46. The system of claim 45 further comprising:

a fourth data storage location holding payment information associated with said offer or
said acceptance.

--47. The system of claim 46 further comprising:

a transaction processor for processing said payment information to effect said transaction.

--48. A system for facilitating electronic commerce transactions comprising:

a first data storage location for receiving a counter-offer in response to an offer;

a presentation program for mapping said information from said first data storage location
to a hyper-text transport protocol presentation format, said presentation format containing at least
partial information from said first data storage location of said counter-offer; and

an interface program to receive acceptance of said counter-offer from a participant over a
packet information protocol.

--49. The system of claim 48 further comprising:

a second data storage location for holding payment information associated with said
transaction.

--50. The system of claim 49 further comprising:

a transaction processor that processes said payment information in response to said acceptance received from said participant.

--51. A system for facilitating electronic commerce transactions comprising:

a participant interface program to detect the interface program executing at said participant terminal, said interface program providing access to a second interface program in response to detecting said interface program executing on said participant terminal;

a first data storage location for holding information of an offer;

a second data storage location for receiving notification of an acceptance of said offer,

and

a display program for providing access to said notification of acceptance to said participant terminal in a presentation format for said second interface program.

--52. The system of claim 51 where in said offer is a binding offer containing at least a price term.

--53. A system for facilitating electronic commerce transactions comprising:

a participant interface program to provide access to said electronic commerce system, said participant interface program requiring participant information including participant payment information before allowing participant access to said system;

a first data storage location for receiving an offer from said participant;

a second data storage location for holding said payment information; and

a third data storage location for holding an acceptance of said participant offer.

--54. The system of claim 53 further comprising:

a transaction processor for processing said payment information in response to said acceptance of said participant offer.

--55. A system for facilitating electronic commerce transactions comprising:

means for interfacing a plurality of users from a communications network to receive and present offers;

means for verifying payment information or account information from said plurality of users;

data storage means for storing offers from said plurality of participants; and

data storing means for storing payment information associated with said transaction.

--56. A system for facilitating electronic commerce transactions comprising:

means for interfacing a plurality of participants from a data packet communication network;

means for verifying participant identification information;

means for detecting participant user interface programs;

means for providing access to a new user interface program to said plurality of users;

means for receiving an offer from a first participant;

means for receiving acceptance of an offer from a second participant;

means for storing payment information associated with said transaction.

--57. A system for facilitating electronic commerce comprising:

means for interfacing a plurality of participants from a data packet network;

means for processing a data packet protocol to provide simultaneous access to said plurality of participants;

means for verifying participant information, said participant information including payment information;

means for storing offers from said plurality of participants;
means for providing access to said offers from said plurality of participants to other participants;

means for participants to accept offers from other participants;

means for processing payment information associated with said transaction; and

means for notifying a participant that an offer has been accepted.

--58. The system of claim 57 further comprising:

electronic mail means for providing information to said plurality of participants.

--59. The system of claim 57 further comprising:

mapping means for mapping information about said offers from said plurality of participants to a hypertext transport protocol in a predetermined presentation format.

--60. A system for facilitating electronic commerce transactions comprising:

a participant interface means for providing a hardware independent presentation format for a plurality of participants in a data packet network;

a process interface to receive offers from said plurality of participants;

a verification means to verify payment information for said plurality of participants, said system accepting offers from a participant in response to the receipt of payment information from said participant; and

offer presentation means for providing access to said offers received by said plurality of participants, said offer presentation means providing a secure connection for a predetermined participant to receive said offers.

--61. The system of claim 60 further comprising:

transaction means for processing payment information associated with said offer.

- 62. The system of claim 59 further comprising:
said payment information is credit card account information.
- 63. The system of claim 60 wherein said payment information is account information.
- 64. A system for facilitating electronic commerce transactions comprising:
means for interfacing a plurality of data packet network users;
means for tracking account information for said plurality of data packet network users;
means for returning interest on positive balances in said accounts of said plurality of data packet network users; and
means for deducting from said accounts from said plurality of data packet network users in response to accepted offers made by said plurality of data packet network users.
- 65. The system of claim 64 wherein interest paid on said accounts is from investment in U.S. treasury notes.
- 66. The system of claim 64 further comprising:
means for receiving offers from said plurality of data packet network participants; and
means for associating said offers from said plurality of data packet network participants with said account information.
- 67. A participant interface program for participating in an electronic commerce transaction system comprising:
means for receiving offers over a data packet network;
means for inputting offers over a data packet network; and

means for accepting terms of participation in said electronic commerce transaction system wherein said terms provide that offers may be unilaterally accepted by participants in said electronic commerce transactional system;

--68. The system of claim 67 further comprising:

means for participants unilaterally accepting offers by processing payment information associated with a user offer.

--69. A system for facilitating electronic commerce transactions comprising:

means for storing user identification information;

means for providing a selection of categories to a user of a data packet network;

means for storing an offer from a user of a data packet network;

means for storing payment information from a user of a data packet network;

means for posting the offer;

means for notifying a user of an acceptance of an offer; and

means for processing payment information from a user of a data packet network to process the transaction.

--70. A system for facilitating electronic commerce transaction comprising:

a participant interface application for posting offers over a data packet network, said participant interface application providing a hardware independent communication protocol;

a computer interfaced to said data packet network in communication with said participant interface application, said computer providing a hardware independent communication protocol for the display of an information at said participant application program; said computer having a first data storage location for holding an offer from said participant interface application;

a notification program for notifying a second participant of said offer from said participant interface application;

a second data storage location for holding payment information associated with the transaction;

a third data storage location for holding an acceptance of said offer from said participant interface application; and

a notification program for notifying said first participant of said acceptance of said offer.

--71. The system of claim 70 further comprising:

a payment process for processing payment for said transaction with said payment information and terms from said offer.

--72. The system of claim 70 further said computer having a fourth data storage location for holding a counter-offer in response to said offer from said participant interface application; and
a notification program to notify said first participant of said counter-offer.

--73. The system of claim 70 further comprising said computer having a means for mapping said offer from said participant interface application to a hardware independent protocol for the display of information of said offer to a second participant.

--74. The system of claim 70 further comprising:

a fourth data storage location for holding information of past offers and transactions, said computer mapping information from said past offers and transactions to a hardware independent presentation protocol for display at said participant interface application.

--75. The system of claim 70 further comprising:

said hardware independent protocol is a hypertext transport protocol and said data storage location is contained in a database.

--76. A system for facilitating electronic commerce transactions comprising:

a verification process for granting access for a first level participant to make an offer, said verification process requiring at least a user identification and payment information before allowing said first level participant to make said offer, said verification process working in conjunction with a data packet network interface program that provides a hypertext transport protocol web page;

a data storage device for holding said offer from said first level participant, said data storage device holding at least said first level participant identification and said first level participant payment information;

a communication process for providing access to a predetermined second level participant, said communication process providing said second level participant access to said offer from said first level participant, said communication process providing access for said second level participant to accept or counter-offer said first level participant offer; and

a notification process that provides communication of said acceptance or counter-offer from said second level participant to said first level participant.

--77. A system for facilitating electronic commerce transactions comprising:

a verification process for granting access for a first level participant to make an offer, said verification process requiring at least a user identification and payment information before allowing said first level participant to make said offer, said verification process working in conjunction with a data packet network interface program that provides a hypertext transport protocol web page;

a data storage device for holding said offer from said first level participant, said data storage device holding at least said first level participant identification and said first level participant payment information, said payment information being credit card information associated with the transaction ;

a communication process for providing access to a predetermined second level participant, said communication process providing said second level participant access to said offer from said first level participant, said communication process providing access for said second level participant to accept or counter-offer said first level participant offer;

said data storage device for holding said acceptance or said counter-offer from said second level participant in response to said offer from said first level participant; and

a notification process that provides communication of said acceptance or counter-offer from said second level participant to said first level participant.

--78. A system for facilitating electronic commerce transactions comprising:

a verification process for granting access for a first level participant to make an offer, said verification process requiring at least a user identification and payment information before allowing said first level participant to make said offer, said verification process working in conjunction with a data packet network interface program that provides a hypertext transport protocol web page;

a data storage device for holding said offer from said first level participant, said data storage device holding at least said first level participant identification and said first level participant payment information, said payment information being credit card information associated with the transaction ;

a communication process for providing access to a predetermined second level participant, said communication process providing said second level participant access to said

offer from said first level participant, said communication process providing access for said second level participant to accept or counter-offer said first level participant offer;

said data storage device for holding said acceptance or said counter-offer from said second level participant in response to said offer from said first level participant;

a notification process that provides communication of said acceptance or counter-offer from said second level participant to said first level participant; and

a transaction processor for processing said credit card payment information associated with said transaction.

--79. A system for facilitating electronic commerce transactions comprising:

a verification process for a first level participant to make an offer, said verification process requiring at least payment information sufficient to process payment for the transaction before allowing said first level participant to make said offer, said verification process working in conjunction with a data packet network interface program that provides a hypertext transport protocol web page, said verification process providing secure transport of said payment information from said first level participant over said data packet network;

a data storage device for holding said offer from said first level participant, said data storage device holding at least said first level participant payment information sufficient to process payment for said transaction;

a communication process for providing access to and verifying authorization of a predetermined second level participant, said communication process providing said second level participant access to said offer from said first level participant, said communication process providing access for said second level participant to accept, counter-offer or reject said first level participant offer;

said data storage device further holding said acceptance, counter-offer or rejection from said second level participant in response to said offer from said first level participant; and

a transaction process for processing said payment information associated with said offer from said first level participant, said transaction processes invoked in response to an acceptance from said second level participant.

--80. A system for facilitating electronic commerce transactions comprising:

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a verification process for a first level participant to make an offer, said verification process requiring at least payment information sufficient to process payment for the transaction before allowing said first level participant to make said offer, said verification process working in conjunction with a data packet network interface program that provides a hypertext transport protocol web page, said verification process providing secure transport of said payment information from said first level participant over said data packet network;

a data storage device for holding said offer from said first level participant, said data storage device holding at least said first level participant payment information sufficient to process payment for said transaction;

a communication process for providing access to and verifying authorization of a predetermined second level participant, said communication process providing said second level participant access to said offer from said first level participant, said communication process providing access for said second level participant to accept, counter-offer or reject said first level participant offer;

said data storage device further holding said acceptance, counter-offer or rejection from said second level participant in response to said offer from said first level participant; and

an integrated transaction process for processing said payment information associated with said offer from said first level participant, said transaction processes invoked by said second level participant to process said payment for said transaction.